

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Dennis Cash
Debtor(s)

Bankruptcy Case No.: 15-24761-CMB
Issued Per Mar. 15, 2018 Proceeding
Chapter: 13
Docket No.: 111 – 96, 97
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 4, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,900 as of March 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: County of Allegheny at Claim No. 2; Nationstar Mortgage at Claim No. 4; JPMorgan Chase Bank at Claim No. 5; Bayview Loan at Claim No. 6 .
- ☒ H. Additional Terms: The Trustee shall implement all mortgage payment changes filed to date.
The Claim of Bayview Loan shall receive no further distributions as it will offset the balance of its claim against debtor's share account, and is authorized to do so by consent of the parties.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

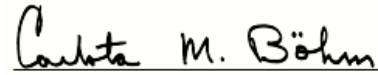
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: March 26, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Dennis Cash
DebtorCase No. 15-24761-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel
Form ID: 149Page 1 of 2
Total Noticed: 23

Date Rcvd: Mar 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2018.

db +Dennis Cash, 1304 Evans Ave, McKeesport, PA 15132-4910
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,
 Pittsburgh, PA 15212-5861
 14158861 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 14158863 +Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
 14158864 +Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
 14158865 +Chase Home Finance LLC, PO Box 24696, Columbus, OH 43224-0696
 14158866 +Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
 14200026 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, Pa 15219-6101
 14158868 +Credit Protection, 13355 NOEL RDSTE 2100, Dallas, TX 75240-6837
 14234098 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL,
 MAIL CODE LA4-5555, 700 KANSAS LANE, MONROE LA 71203-4774
 14225422 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)
 14158871 +Nation Star, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14158872 +PARKVIEW COMM FCU, 1213 5TH AVE, McKeesport, PA 15132
 14158873 +Pennsylvania America Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14239050 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14158859 +E-mail/Text: EBNProcessing@afni.com Mar 27 2018 02:23:06 AFNI, PO Box 3097,
 Bloomington, IL 61702-3097
 14164197 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 27 2018 02:34:19
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,
 Oklahoma City, OK 73124-8848
 14158862 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 27 2018 02:23:28
 BAYVIEW FINANCIAL LOAN, 4425 Ponce De Leon Blvd, Miami, FL 33146-1873
 14237844 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 27 2018 02:23:28
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, Coral Gables, FL 33146-1837
 14158867 +E-mail/PDF: creditonebknofications@resurgent.com Mar 27 2018 02:27:04 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 14158869 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 27 2018 02:22:53 Midland Funding LLC,
 2365 NORTHSIDE DRIVESUITE 300, San Diego, CA 92108-2709
 14158874 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2018 02:27:21 SYNCB/LOWES, PO BOX 965005,
 Orlando, FL 32896-5005
 14660312 E-mail/Text: bkteam@selenefinance.com Mar 27 2018 02:22:19
 Wilmington Savings Fund Society, FSB, c/o Selene Finance, 9990 Richmond Avenue,
 Suite 400 South, Houston, Texas 77042-4546

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr Bayview Loan Servicing, LLC, a Delaware Limited Li
 cr Bayview Loan Servicing, a Delaware Limited Liabili
 cr JPMorgan Chase Bank, National Association
 cr Nationstar Mortgage LLC
 cr Wilmington Savings Fund Society, FBS
 cr Wilmington Savings Fund Society, FBS
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ
 cr* +Parkview Community Federal Credit Union, c/o McGrath McCall, P.C.,
 Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1004
 14158870* +Midland Funding LLC, 2365 NORTHSIDE DRIVESUITE 300, San Diego, CA 92108-2709
 14158860 ###+AURORA BANK FSB, 10350 PARK MEADOWS DR ST, Lone Tree, CO 80124-6800
 14203880 ###+Parkview Community Federal Credit Union, c/o McGrath McCall, P.C.,
 Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 8, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 23

Date Rcvd: Mar 26, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, a Delaware Limited Liability Company ecfmail@mwclaw.com
Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC agornall@goldbecklaw.com, bkggroup@goldbecklaw.com; bkggroup@kmlawgroup.com
Ann E. Swartz on behalf of Creditor Wilmington Savings Fund Society, FBS ecfmail@mwclaw.com
Ann E. Swartz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust ecfmail@mwclaw.com
Ann E. Swartz on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwclaw.com
Celine P. DerKrikorian on behalf of Creditor Wilmington Savings Fund Society, FBS ecfmail@mwclaw.com
Celine P. DerKrikorian on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust ecfmail@mwclaw.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkggroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Joseph A. Dessoye on behalf of Creditor JPMorgan Chase Bank, National Association pawb@fedphe.com
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC bkggroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Dennis Cash ecf@westernpabankruptcy.com, urfreshstr@gmail.com
Matthew John McClelland on behalf of Creditor Nationstar Mortgage LLC bkggroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish on behalf of Creditor Parkview Community Federal Credit Union pjaquish@lenderlaw.com
Roger P. Poorman on behalf of Creditor Parkview Community Federal Credit Union rpoorman@lenderlaw.com, sdorn@lenderlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 18